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JEANNE A. NAUGHTON, CLERK

MAR 18 2021

U.S. BANKRUPTCY COURT
CAMDEN, N.J.
BY *mm* DEPUTY

P.O.Box 5
Magnolia, NJ 08049

March 18, 2021

Judge Andrew B. Altenburg, Jr.
U.S. District Court
Bankruptcy Division
Camden, NJ 08103

Re: Filing#: 20-24071-ABA.
Letter to the Court regarding 180 day Bar to Refile Order

Dear Judge Altenburg:

Good day, Your Honor. I am in receipt of your final order that bars me from re-filing or instituting any action for Bankruptcy protection for atleast 180 days from the date that of my Chapter 13 Bankruptcy matter dismissal. I I am writing to you pro-se, so if I am wrong, stop here and accept my apologies. It took me for a pause because I am sure you are not aware of the intricacies that have consistently plagued my fight for survival in these filings beyond the paperwork you see concerning these bankruptcy petition 13 filings. I would like to have New counsel Re-open this case since a petition had never been filed.

I regrettably ask for reconsideration of your last action as the circumstance behind the scenes concerning no/late petition filing has much to do with my car being towed by neighbor (who then turned over vehicle to creditor for malicious purposes. It was not initiated by the Creditor) which hindered getting information needed to complete petition accurately, than being late for filing a petition.

Albeit Your Honor, I do admit that I was behind on vehicle payments. Unfortunately there had been countless police reports that I have had to file such that I resorted to storing important financial documents (to complete petition), legal and ID documents in my vehicle just to have a glimpse of hope for privacy . This was shared with counsel pre-dismissal.

From day 1, I had plead with counsel to file action to get vehicle back quickly that was taken far out of state on December 23, 2020, only to be told that something was filed. Further, I had previously communicated with counsel that my vehicle made up a substantial portion of my income from previous filing evidence, which still did not move counsel.

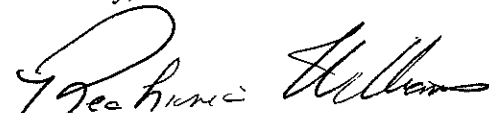
Seeing that we were approaching the dismissal time, I had to resort to calling your Court chambers as well as the Trustee offices on January 23, 2021. I was told by your offices that my counsel only filed an ask to the court on January 26, 2021 (an application to Turn over property), an entire 2 months until matters would be heard by court (on February 23, 2021).

Your offices and the Trustee office were so kind to try to assist me with getting certain document copies on file from previous filing in time before dismissal. Some helpful suggestions were also made which I communicated to my counsel who did not take too lightly to my activity (in trying to help myself) or being told what to do (such as filing An application to Shorten time). I had also communicated (to counsel, your office, and the Trustees offices) that I had a pre-scheduled impending in-person IRS February 5, 2021 meeting approaching which would cement the complete replacement documentation necessary for successful petition filing.

In my opinion, I definitely chose wrong counsel and I am having an extremely difficult time bringing new legal counsel on-board to help me save my home with your 180 Bar on this matter. My dire help needs to come now. 180 days will injure me eternally as I have had considerable losses already. I come with my hat-in-my-hands as embarrassment that I have to disclose my personal intricacies to you personally, but I have no alternative with your Bar, Your Honor. All the things that have been stated herein are documented.

Please see my summary on my history of chapter 13 petition filings. In this letter I ask ask for emergency and accelerated re-consideration. Thank you, for your time. I look forward to hearing from you soon.

Sincerely,



Reahienia Williams

With what may look like to you as a series of frivolous filings and a petitioner who is not serious in reaching a successful final chapter 13 petition is all but. I and have been fraught with unspoken circumstances and extenuating challenges behind the scenes. The last thing I would want is to waste Yours or the Court's time in trying to help me obtain livelihood protection and bankruptcy relief.

Summary of my Chapter 13 petition filings (in review);

Filing #1 -

Legal counsel- V. McCoy

Filing Vacated due to Attorney request to take care of her family member and discontinue bankruptcy practice.

Filing #2-

Legal counsel- S. Wasserstrum Filing dismissed due to missed Trustee payment. Covid hit, Lead supporting counsel left firm. Long re-connection delay. Unable to refile.

Filing #3

Legal counsel- B. Sadek

No petition filed. Previously paid counsel who now Refuses to handle further.